Neoliberalism in Practice: Examining the Multiplicities of Neoliberalism in Islam's Moral Economy

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Abstract: Islam's moral economy is frequently posited in academic and popular literature as 'counter' or 'alternative' to neoliberal ideologies. However, despite having some contradictory values, I argue that neoliberalism is neither monolithic in form nor universal in effect and can be integrated with Islam's moral economy taking different discourses based on geographical and cultural contexts. Through this paper I attribute the successful incorporation of neoliberal ideologies and Islamic values to an evolutionary theory known as the cost-signaling theory. By analyzing and comparing Christopher Taylor's, "New Islamic Charities in North India: Re-Thinking Islam's 'Moral Economy' to Sarah Thiam's, "Disappearing Perpetrators: Why Alleged Traffickers of Qur'anic School Students in Senegal and Mali Never Get Charged with Crimes" I demonstrate the ability for neoliberalism to operate within a religious framework that often seems to contradict neoliberalism in practice.

On my honor, I have neither given, nor received, any unauthorized aid on this project.

Honor Code upheld

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Global exchange practices create complex structures of imagining the world and evaluating it. These systems often shape political orders, competition, and social issues creating the dominant institutions for social transactions. Neoliberal ideologies establish ideas of exchange that establish a complex web of imagining the world and evaluating it, constructing specific business enterprises, legal systems and states to enforce regulations (Tripp, 2006: 4). Neoliberal attitudes emphasize human rationality, individual self-interest and ends-means calculations largely resulting in more unemployment and greater inequality (Tripp, 2006: 3). These attitudes promote money and the search for profit as the measure of all things, removing ethical constraints from exchange practices (Tripp, 2006: 5). It is with this that many people have speculated if Islam is resistant to neoliberal theories.

Daromir Rudnyckyj and Yusuf Jha suggest Islam and neoliberalism are incompatible because Islam is defined in opposition to conventional finance and neoliberal economic rationalization disregards Shari'ah law (Jha, 2013: 180; Rudnyckyj, 2014; Wilson, 2008: 178). Shari'ah law is based on the Qur'an, Islam's prescriptive text revealing the word of God, that outlines Islam's moral economy as an economic, social, and political model that upholds values developed in the Qur'an. It promotes a utopian economy characterized by equitable distribution of wealth and systemic structures that provide universal care for individuals in need (Karim, 2010: 1). Shari'ah law denounces transactions with interest and an economy in which a single economic entity can monopolize a sector of the economy (Karim, 2010: 3). Islam's moral economy drastically contradicts policies present under neoliberal ideologies that allow single economic entities to develop coercive monopolies and arbitrarily set prices and

production policies (Karim, 2010: 3). As a result, Islam is frequently posited in academic and popular literature as "counter" or "alternative" to neoliberalism (Atia, 2015: 810). However, despite Islam and neoliberalism having some contradictory values, I argue that neoliberalism is neither monolithic in form nor universal in effect and can be integrated with Islam's moral economy taking different discourses based on geographic and cultural contexts.

Before diving into the multiplicities of neoliberalism it is important to give some background on neoliberal theory and outline the intentions of neoliberal dogma. Neoliberalism is an economic theory that contends individuals' well-being can, "best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade," and the role of the state is to establish and preserve an institutional framework for such practices (Harvey, 2005: 2). According to neoliberal theory state interventions in markets must be limited because states do not possess enough information to second-guess market signals and the state will inevitably distort interventions for their own benefit (Harvey, 2005: 2).

The claim that states cannot possess enough information to second-guess market signals stems from the age of enlightenment when the scientific method assumed determinism, suggesting that nature must be ruled by a rigid naturalistic determinism, with everything being predictable (Jha, 2013: 174). This meant that economic theory was equated with empirical and quantitative sciences, creating economic concepts based on rationality, maximization of utility, laissez-faire principles and free market forces. Neoclassical economics emerged, stripping itself free of the normative moral value

judgements previously attached to concepts of conventional economics (Jha, 2013: 177). This shift marked a path that Western Europe was to adopt from the seventeenth century onwards, providing a conceptual and structural framework for the modern market economy.

Neoliberal ideologies really became prominent in the 1970s as Margaret Thatcher and the Reagan administration moved to deregulate the market, establishing a free market increasing the reach and frequency of economic transactions. Not long after these administrations adopted neoliberal ideologies did states ranging from old-style social democracies to welfare states embrace versions of neoliberal theory. Today advocates of neoliberal ideologies occupy positions of influence in education, media, corporate boardrooms, financial institutions, key state institutions and international institutions such as the International Monetary Fund (IMF), the World Bank, and the World Trade Organization (WTO) that regulate global finance and trade (Harvey, 2005: 5). This widespread influence has established neoliberalism as a hegemonic mode of discourse that has pervasive effects on ways of thought and incorporating itself into the common-sense way people interpret, live in, and understand the world (Harvey, 2005: 5). While the intention of neoliberal theory was to improve economic efficiency and individuals' social well-being, it instead has driven actions that increase income inequality and allowed the rich to monopolize economic sectors (Harvey, 2005: 3).

Since the adoption of neoliberalism there has been a dramatic increase in economic inequalities that are a direct result of the growth in income and well-being of the dominant classes, a consequence of class-determined public policies such as: the deregulation of labor markets, deregulation of financial markets, reduction of social

public expenditures, privatization of services and promotion of individualism and consumerism (Navarro, 2007: 54). These public policies have failed to meet their goals of economic efficiency and social well-being. Inequalities have increased dramatically in both developed and developing countries, in 2005 Branco Milanovic documented the top 1 percent of the world population receives 57 percent of the world income, and the income difference between those at the top and those at the bottom has increased from 78 to 114 times since the 1970s. The justification for these economic ideologies stems from the idea that higher incomes for the rich will encourage investment and better allocation of resources increasing jobs and welfare for everyone. However, instead money is distributed to international stock markets and we see stock market bubbles, financial crises, and greater inequality (George, 1999). As a result, it is important to recognize that neoliberal theory can be very different from neoliberal practices and have varying effects.

This current theory of economics, has encouraged self-interested individuals to create coercive monopolies with no moral ties, valuing market exchange as an ethic in itself, which strongly opposes the practice of many faith-based economies that highlight equality and helping the poor (Jha, 2013: 177). Neoliberalism contradicts many aspects of Islamic economics, which views market transactions from a moral perspective rejecting excesses of capitalistic markets and command economies, "responsibility to Allah comes first, not unrestrained freedom- the stress being on social obligations rather than individual rights" (Wilson, 2008: 180). For Muslims that comply with Shari'ah law, the motivation of economic behavior is to promote social good, and the acquisition of material goods is a means, not an end (Wilson, 2008: 180). Islam's moral economy

prescribes an ethic that illustrates an economy guided around moral values and transparent transactions.

Islam as a monotheistic religion permeates every aspect of social cooperation and culture. It prohibits certain types of activities and conduct, providing rules regarding every aspect of existence- individual, social, cultural, moral, economic, political, military and philosophical (Osella and Soares, 2010: 2). Shari'ah law provides principles for daily life, that adhere to a matter of conscience and create socially responsible financial transactions (Wilson, 2008: 178). Shari'ah law is designed to generate, "wealth and systematic social structures that provide universal care for all individuals in need" (Karim 2010: 1). Within Islam's moral economy the roles of buyers and sellers are inculcated with moral and ethical expectations fixed in Islamic ideas of honesty, sincerity and transparent transactions (Karim 2010: 3). Shari'ah law illustrates an economy without financial interest, gambling or taking excessive risk, which robustly contradicts neoliberalism in practice. Therefore, it seems unlikely that an ideology that leads to greater inequality and supports individualism and consumerism would be incorporated with Shari'ah law. However, through this paper I will demonstrate how neoliberal ideologies can be incorporated in Islam's moral economy, adhering to Shari'ah law, and have varying impacts depending on the spaces, techniques, and subjects of different communities.

For the purpose of this paper I will examine two ethnographies that highlight drastically different ways in which neoliberal attitudes can be applied within the same ethical framework and why they have successfully been incorporated in each community. I will examine Christopher Taylor's, "New Islamic Charities in North India:

Re-Thinking Islam's "Moral Economy" and, Sarah Thiam's ethnography, "Disappearing Perpetrators: Why Alleged Traffickers of Qur'anic School Students in Senegal and Mali Never Get Charged with Crimes", to highlight the multiplicities of neoliberalism and their assimilation with Shari'ah law. These two ethnographies will shed light on the social political and cultural networks of Islam and the various iterations of pious neoliberalism. I will examine how charity institutions in Northern India extrapolate key principles of neoliberalism to further benefit the poor and spread Islamic ethic (Taylor, 2015: 1). I will demonstrate how Islamic charities are successfully working to help the poor by implementing neoliberal economic views through the distribution of Islamic almsgiving, zakat, and compare that to Qur'anic school masters, marabouts, in Senegal and their application of neoliberal principles to abuse the Islamic schooling system (Boyle, 2004, Luciani, 2011, Thiam, 2015). Comparing these two ethnographies will highlight the variants of pious neoliberalism and the wavering impacts on a given community. Despite having beneficial and harmful effects on a community I attribute the successful integration of neoliberal ideologies to the evolutionary theory of cost signaling.

The cost-signaling theory suggests that a given pattern of action might signal particular attributes that meet the conditions for honest communication (Bird and Smith, 2005: 221). With regards to religion it promotes intragroup cooperation and establishes a realm of trust as religious rituals serve as a reliable signal of commitment to in-group members (Sosis, 2003: 213). Religions implement rituals or taboos that anyone belonging to the religion must adhere to. By complying with the demands of a religion an individual is essentially sending signals to others that they support the ideologies and

values of that religion, and could not be faking their allegiance because the requirements are too demanding, "the significant time, energy, and financial costs, involved in imitating such behaviors serve as effective deterrents for anyone who does not believe in the teachings of a particular religion" (Sosis, 2003: 214). Individuals who can guarantee their participation in a cooperative pursuit create an environment in which intragroup cooperation is more likely to emerge as well as a community based on trust, allowing neoliberalism to proliferate so widely.

Adherents of Islam engage in cost-signaling by participating in prayer five times a day, donating a portion of their income as zakat, only eating meat that is halal (refers to the preparation of food, meat must be killed with a cut to the jugular vein, carotid or windpipe), at least once complete the pilgrimage to Mecca, fast during Ramadan, and dress a specific way. All of these rituals are a way of building a network of trust and a form of communication signaling commitment, "those who engage in the suite of ritual requirements imposed by a religious group can be trusted to believe sincerely in the doctrine of their respective religious communities" (Sosis, 2004: 169). Trust lies at the heart of religious rituals creating communities in which people develop loyalty to those who share the same beliefs. Through this paper I will argue that one explanation for the successful incorporation of neoliberal ideologies in Islam's moral economy, is in part due to the web of trust established through cost signaling.

Methods

In order to investigate how neoliberalism is impacting Islam's moral economy I will be examining two ethnographies, Christopher Taylor's, "New Islamic Charities in

North India: Re-Thinking Islam's "Moral Economy" and Sarah Thiam's, "Disappearing Perpetrators: Why Alleged Traffickers of Qur'anic School Students in Senegal and Mali Never Get Charged with Crimes" that address the ways in which faithful individuals are becoming entrepreneurial subjects through Islamic practices. These two ethnographies were submitted for the graduate student paper prize of the Association of Political Legal Anthropology in 2015. Both articles demonstrate neoliberalism's multiplicities and their role in Islam's moral economy. Christopher Taylor's article will demonstrate how individuals combine religion and neoliberal ideologies to be proactive and entrepreneurial in the interest of furthering their relationship to God. Sarah Thiam's article will contrast Taylor's by examining how neoliberal practices of self-development are being used to exploit Islam's moral economy. Comparing these two articles will demonstrate the flexibility of neoliberalism and its functionality in Islamic economics.

Christopher Taylor's, "New Islamic Charities in North India: Re-Thinking Islam's 'Moral Economy" examines the impact charities have when adopting neoliberal ideals. Research was conducted over eighteen months of ethnographic fieldwork, with six Islamic organizations, in Lucknow India, from January 2012 to August 2013. The author volunteered for at least two months at each charity, joining charity workers in their offices and activities collecting data through a series of semi-structured interviews with charity workers, by analyzing public relation and fundraising materials from each charity, engaging in ethnographic observations for all types of charity activities, participating in and making records of key organizational activities, and lastly by performing a bazaar-based survey of Muslim shopkeepers not affiliated with the case study organizations.

This ethnography highlights progressive charities seeking to reform the management and distribution of Islamic almsgiving, zakat (Taylor, 2015: 2). Traditionally Islamic alms have been given to madrasas, Islamic schools, and Islamic scholars, but now individuals are looking for alternative channels to use zakat and opportunities to reduce Muslims' dependence on "inefficient" madrasa education (Taylor, 2015: 2). Muslims in Lucknow India are re-orienting their zakat to new Islamic charities that serve a range of social functions and give Muslims the tools to participate in an increasingly neoliberal economy (Taylor, 2015: 4). Charities are combining religious values and neoliberal ideologies to encourage individuals to be proactive and entrepreneurial in the interest of furthering their relationship with God.

Almsgiving, the general practice of charitable giving to the poor, typically based on religious teachings, is considered invaluable for one's personal development and an ideal way to support one's religion (Taylor, 2015: 5). Zakat is the Muslim form of almsgiving and one of the five pillars of Islam. There are a number of rules attached to the practice, but in general terms, it is necessary to give an annual amount based on one fortieth of one's wealth (Wilson, 2008, 180). Recipients of zakat include the destitute, the working poor, those who are unable to pay their debts and those in need of assistance. The Arabic term for zakat means, "to purify" and is viewed as an instrument that reforms society. Individuals that donate zakat fulfill a central religious tenet and are purified rather than the recipient (Taylor, 2015: 5). However, new charities emerging in Lucknow India have begun to shift the focus of zakat to recipients and now use it as a means to help poor Muslims insert themselves into India's 21st century liberalizing economy (Taylor, 2015: 5).

The change in how zakat is distributed, in Lucknow India, has been spurred by the need to address Muslims' current economic disparity, which has increased with varieties of Indian capitalism (Basant & Shariff, 2012: Sachar, 2006: Taylor, 2015: 3). Zakat donations that served as simple handouts to the poor in the forms of money or food are no longer sufficient in an economy where the rich are getting richer and money is not properly circulating. As a result, Islamic charities are adopting almsgiving practices that serve a range of social functions such as: scholarships for "modern" (non-madrasa) education, healthcare, income-generation, vocational training, start-up capital for small enterprises, interest-free loans, and pension funds for the elderly (Taylor, 2015: 3). Charities are attempting to mold poor Muslims into specific types of laboring subjects that will allow them to be more successful in 21st century India (Scott 1985: Tripp 2006, Taylor, 2015: 3). In addition to creating entrepreneurial subjects, these charities are doing it in a manner that contributes to the moral development of Muslim communities.

Through these charities Muslims are working against the dark view of "late capitalism and its unethical entailments" and the erosion of moral communities by distributing zakat through calculative rationalities, "inspired by both Islamic scriptural sources and capitalistic logics" (Taylor, 2015: 3). Taylor's ethnography demonstrates how local charities can work within the ethical framework of their religion while incorporating market imperatives of hard work and calculative reasoning to further benefit the poor and minimize their dependence on zakat.

The re-orientation of almsgiving to new Islamic charities is growing as Islamic ethical teachings are being inserted into the current liberalizing economy. New Islamic

charities do not distribute zakat as informally and unconditionally as traditional almsgiving, but rather re-orient, "Muslims' subjectivities and behaviors towards the perceived requirements of the contemporary market economy" (Taylor, 2015: 5). The economic disparity in India has galvanized Islamic charities to intervene in the private-sector labor market and embrace societal (Taylor, 2015: 4). This can be seen with charities such as The Society for Divine Welfare, a new Islamic charity located in the center of Lucknow India, whose mission is to provide business opportunities and launch poor Muslims into new income-generating activities (Taylor, 2015, 9).

The Society, founded by a Muslim preacher, presents its mission statement as promoting 'business development' so that poor Muslims could eventually support themselves, "In hadith, the Prophet said, 'After faith and prayer, the next obligation is earning income in a halal way...So, the purpose of zakat is for the poor to stand up on their own…" (Taylor, 2015: 10). The founder of this charity is not only creating employment opportunities but also aiding with the divine salvation of others (Taylor, 2015: 10).

The Society has established regular charity distribution events that clearly emphasize the importance of business development and proper work ethics. These distributions are held up to four times a year and publicly recognize the deserving recipient (Taylor, 2015: 10). The events open with a sermon addressing Muslim poverty and the responsibility Muslims have to the whole community, "This project of moral reform also views individuals as the primary actors, even as the overall aim of the Society is to make a socioeconomic intervention" (Taylor, 2015: 11). At these charity events the emphasis on alms is placed on the donor as well as the recipient.

Potential recipients are required to fill out an application form, be vouched for by a respected member of the community and verify neediness through a household investigation (Taylor, 2015: 11). Selected applicants continue through the process with transparency and integrity motivated by financial and spiritual reasons. "Such professionalized and organizationally 'clean' procedures of transparency demanded by developmentalist-minded Muslims were of great consequence to forming recipients' moral subjectivities- both subjectivities as 'Muslims' and 'laborers'" (Taylor, 2015: 13). Because the events are publicly held individuals are identified, and local observers are able to further affix the social identities to the recipient performatively enacting their acceptance of the charity donations (Taylor, 2015: 13).

The items donated to the charity are all instruments of self-employment, for example sewing machines, push carts, cycle rickshaws or milk-steamers. They are intended as start-up grants for entrepreneurial activities, and not for re-sale:

> I'm on my knees asking you not to misuses these machines...not to sell them. If you're not using it, find another poor woman, give it to your poor Muslim sister, she at least will make some money...These are loans entrusted to you from Allah! We want you to treat it as Allah's loan that you're taking, not something that- for example- if your child gets a fever or a cough, you'd sell it for eight or nine thousand rupees.

The framing of donations as a means of employment instills recipients with a sense of indebtedness, encouraging recipients to use them as was intended.

New Islamic charities publically recognize entrusted recipients with alms, expecting recipients to behave as potential self-employed entrepreneurs while inculcating virtues of integrity, personal responsibility, and accountability that will reform the Indian Muslim community at large (Taylor, 2015: 17). Sermons held at the charity events preach the importance of proper work ethic and forestalling begging, promoting

institutionalized charity as the best form of welfare, "Use these items to make money, so that you won't go out in the street with your hands outstretched (to beg)" (Taylor, 2015: 17). Repetitive insistence on work ethic is one of the clearest themes at these charities' events, stressing the importance of participating for Allah (Taylor, 2015: 17).

Islam's moral economy is most closely identified by the obligation of zakat and the guidelines for transactions. Through new Islamic charities Muslims are using the 'moral economy' in a more encompassing and useful exchange, creating webs of meaning that permeate and embed market practices (Taylor, 2015: 22). "Rather than utilizing Islam instrumentally in the service of neoliberal ethics, the Society's programs utilize neoliberal ethics of self-governance for the ultimate end of knitting ordinary Muslims more closely into the 'ummah (community)" (Taylor, 2015: 23). Monies circulate through these charities with the intention of improving self-employment opportunities and moralities that accompany Islam's moral economy.

Taylor's ethnography demonstrates how members of Islamic charities are taking on modern ideas and ways of thinking to promote Islamic morals and help the poor be self-sufficient and successful in neoliberal projects by: transitioning charitable monies towards development, encouraging people to take steps that will allow them to succeed in a neoliberal world, and spurring personal development. This ethnography highlights how neoliberal practices of entrepreneurship and management science can benefit a community when incorporated alongside Islamic moral values, however the adoption of such practices can also harm communities, as I will demonstrate in Sarah Thiam's ethnography.

Sara Thiam's, "Disappearing Perpetrators: Why Alleged Traffickers of Qur'anic School Students in Senegal and Mali Never Get Charged with Crimes", examines how marabouts, Qur'anic school masters, in Senegal, behave as victims of inequality that must resort to exploitation and child trafficking in order to fund religious education, using their titles as religious educators to avoid any legal consequences. This paper describes the shifts in madrasa education as a result of endemic suffering of certain populations, however I will additionally argue that Qur'anic masters are employing neoliberal ideologies to exploit the poor. Research presented in this article was gathered in 2010 over the course of ten months in Mali and various rural and urban sites in Senegal (Map available to show site locations). Data consist of 135 semi-structured interviews, a survey of an NGO, survey on almsgiving of 114 Dakar residents, a five-month media survey of two prominent Senegalese newspapers on issues surrounding child begging, observations of the Mali-Senegal border, and attendance at two public forums pertaining to child begging and Qur'anic schools.

Since the seventh century CE madrasas have been important establishments responsible for the religious education of children according to Islamic law (Boyle 2004). These schools share historical roots that trace back to educational practices of the Prophet Mohammed and have been instrumental to Islamic education in Muslim countries, "perhaps the most important example of indigenous education in today's world" (Wagner, 1998: 9). Through memorization of the Quran, students learn Islamic moral values as well as how to write and read in Arabic. Traditionally these schools were set up in rural villages where students from the ages 7-20 would cultivate agricultural fields and dedicate their remaining time to learning the Quran. However, beginning in

the 1970s Senegal witnessed a change in motivations behind these Qur'anic schools (Le Vine 2004).

Between the 1970s and 1980's a combination of social changes, draughts and increasing poverty caused the migration of madrasas to urban centers where children were encouraged to spend time on the street begging, rather than working in the fields and studying (Luciani, 2011: 2). Traditional madrasas located in small villages have now become an urban phenomena of unregulated squatting shelters, at times housing more than 50 children (Luciani, 2011: 3). Marabouts justify the move to urban centers and begging as the only means in which they can fund religious education. Qur'anic masters view themselves as victims of historical repression and global inequality, claiming Qur'anic education was so repressed by the colonial administration in the late 19th and 20th centuries, that they had no other option than to exploit the poor to support traditional education systems (Thiam, 2015: 20). While this is one way of understanding the shift in Islamic education systems, I argue that this change is also a result of unscrupulous marabouts employing neoliberal ideologies and their religious positions as a pretext to exploit children (Luciani, 2011: 3).

Not only did the location and focus of madrasa education shift in the 1970s, there was also a radical increase in the number of marabouts present in Senegal. Beginning in 1971 the number of marabouts rose from a handful to over seven hundred thousand and in the year 2001 this number grew to well over one million (Le Vine, 2004). I attribute the increasing number of marabouts to individuals engaging in widespread individualism and entrepreneurship, hijacking traditional practices to further benefit themselves.

Marabouts, in Senegal, have become self-recruiting individuals who promote hard work, unquestioned obedience and regular payment of labor in order to achieve salvation and a "good" Islamic education. These marabouts have undeniable economic leverage because this idea that they are "propagating" Islamic ethic encouraging hard work, self-improvement, productivity, and entrepreneurship that will give children success when navigating their way in the current neoliberal world (Le Vine, 2004: 197). However nowadays marabouts essentially traffic impoverished children in order to maximize their wealth under the name of religious ethics:

> *Serin* Fallou, previously a Qur'anic master, was indeed crossing the Senegal-Mali border with 15 children that he had picked up recently in the Gambia, whom he had indeed planned to send out to beg to support himself and their school in Kayes. But it was determined that because he was a Qur'anic master these actions were justified and not criminal

This has become a major problem in Senegal, where an estimated 50,000 children beg in the streets of major cities.

A study conducted in 2007, estimated that of 8,000 children begging in Dakar Senegal, nearly 90% were *talibes*, students in Qur'anic schools (Luciani, 2011: 2). Talibes now range from the ages 3-20 and are required to beg on the streets for most of the day where they are exposed to violence and abuse, only to return to harsh living conditions and marabouts who may physically abuse them if quotas aren't met, "a report presents numerous testimonies of children who failed to reach their daily quotas, and who were consequently chained up and beaten by their masters and the older talibes" (Thiam, 2015: 5). Traditionally Qur'anic masters had students work in the field to sustain their education and come the dry season moved students to the city to beg. However now social and economic contexts have shifted, making begging an exploitative behavior that

is done year round and that takes precedence over education: "traditional practices are 'corrupted' or 'hijacked' by unscrupulous, culturally-savvy individuals who use cultural channels to extract children from their families and then exploit these children" (Thiam, 2015: 15). Instead of spending days in the field or in classes learning the Quran, talibes are on the street and when asked why they were not in class, "they universally responded that they would not go back until completing the quota" (Human Rights Watch 2010). Qur'anic masters have created a lucrative begging industry that is masked by their title as educators and thus avoid any and all consequences of trafficking children (Thiam, 2015: 6). Marabouts incorporate neoliberal practices to self-employ themselves as Qur'anic schoolmasters and manipulate their reputation to capitalize on Islam's almsgiving.

Senegalese city-dwellers recognize the existence of trafficking children through the, "undeniable and even haunting presence of thousands of "victims" roaming the streets" (Thiam, 2015: 4) However, the people responsible for the trafficking and transporting of child beggars are not identified as perpetrators. This is largely because of structural issues formed by marabouts longstanding reputation as religious leaders teaching Islamic ethic. "Government officials acknowledge the existence of exploitative perpetrators, but these figures remain forever hidden from view, like evil specters, lurking in the shadows and orchestrating large-scale child trafficking rings, exemplary of the "ideal types" of trafficking perpetrators that pervade anti-trafficking imagery" (Thiam, 2015: 4). It would thus seem logical that the marabouts who bring children into cities and force them to beg on the streets should be considered the perpetrators, but this

is not the case. "There is a consensus on the ground that the religious instructors, or marabouts, in question are not in fact traffickers" (Thiam, 2015: 5).

This stems from the fact that Qur'anic masters are legitimated religiously and culturally through the overwhelming goodwill and religious direction of the Senegalese population (Thiam, 2015: 6). Qur'anic masters succeed at trafficking due to the overwhelming number of Senegalese who give money to begging children and influence their religious title holds (Thiam, 2015: 12). The issue is a structural one that is perpetuated by authority figures, the families sending their children, and tradition of zakat. These three factors reinforce the existing structure and enable child trafficking by failing to recognize Qur'anic masters as perpetrators.

Senegal currently has counter-trafficking interventions that target perpetrators through border patrols and have a law banning the practice of forced begging, however these efforts make little difference because they are not upheld (Thiam, 2015: 9). In 2005, the Senegalese government passed Law No. 2005-06, outlawing the practice of forced begging, stating that, "whosoever organizes the begging will be punished by imprisonment between 5 to 10 years and a fine up to 20 million francs" (Luciani, 2011: 3). In reality Senegalese officials have failed to punish marabouts in violation of the law, despite its daily occurrence, "once the suspected perpetrators are recognized publicly as Qur'anic masters, they are no longer considered perpetrators" (Luciani, 2011: 5). This stems from the fact that even Senegalese official do not feel they have the power or the will to accuse Qur'anic instructors of child-trafficking, "that would have been like attacking the entire educational system and Islam...they will say 'He's not a true Muslim!' rendering marabouts untouchable" (Thiam, 2015: 19).

The emphasis, to control child begging, has been placed on border control because an astounding 45 percent of 6000 begging talibes in Senegal's streets are from neighboring countries (Thiam, 2015: 10, UCW 2007). Neighboring states see Senegal as an ideal spot to post up as a Qur'anic masters because of Senegal's widespread culture of religious almsgiving that allows beggars to be successful. While there are efforts at the border and initiatives throughout the state to limit the migration of Qur'anic masters from surrounding states, these efforts fail because border posts either look the other way or accept bribes (Castle & Diarra 2003, Thiam, 2015: 11). Not only that, but when Qur'anic masters are turned over to the police, implicated marabouts are not charged with criminal trafficking or any other crime, "instead, local authorities described his (marabouts) actions as those of an impoverished religious instructor merely trying to survive on very little in a foreign land" (Thiam, 2015: 12). Marabouts are viewed as innocent teachers but the timing of this resurgence in marabout numbers and choice to migrate children to Senegal suggests they are simply exploiting Senegalese Muslims. Cases that appear clear-cut in terms of prosecuting the perpetrator for trafficking nevertheless end up with no perpetrator because authority figures fail to recognize marabouts as criminals, "even actors pursuing increased child protection in Mali framed the problem in such a way that the marabout appeared innocent of all criminal culpability" (Thiam, 2015: 12).

It is not just authorities who see the situation this way. Children's parents similarly refuse to acknowledge Qur'anic master's actions as criminal claiming, "the children 'were not exploited,' that it is 'normal' for children as young as seven to start working and begging" (Thiam, 2015: 12). The behavior is seen as normal throughout households in Sub-Saharan Africa, in concert with the region's high reported rates of

child labor and work (Thiam, 2015: 12). This stems from the fact that child fostering throughout this region is a rich West African tradition with up to 25% of children engaged in child fosterage situations at any given time (Isaac & Conrad 1982: Thiam, 2015: 13). "West African parents have long articulated that children in West Africa learn best when away from home. This is particularly true with Qur'anic education" (Thiam, 2015: 14).

Allegiance to marabouts can be seen in the way parents renunciate their right over their child, "it is a complete power transfer. The parent's symbolic and effective renunciation of their rights over the child conveys their gratitude for the sacred education the child will receive" as well as their respect for the Qur'anic master's religious authority (Thiam, 2015: 16). This socio-cultural factor helps explain why modern laws prohibiting Qur'anic master movement with groups of students are disregarded when it comes to calling Qur'anic masters criminal perpetrators (Thiam, 2015: 15). Qur'anic education is also perceived as one of the best instruments to move socially upwards for the future of a child, therefore poor families perceive it as a means to build social networks and future opportunities to reduce the likelihood of being exposed to future social and economic risks (Luciani, 2011: 4).

This is a longstanding tradition parents have willingly participated in, but the difference now is that economic and social contexts have shifted so that these migrations are detrimental to the health and safety of children (Thiam, 2015: 13). One would expect to see fewer parents willingly participate but they don't because marabouts have overwhelming influence and there exist powerful social norms and sanctions that foster a culture of silent acceptance. Qur'anic masters are not only sustained by their reputation

as religious leaders and West Africa's longstanding belief in fostering children, but also through zakat.

Zakat, one of Islam's five pillars, is viewed as invaluable for one's personal development and a way to fulfill a central religious tenet (Taylor, 2015: 5). Senegal in particular has a widespread culture of religious almsgiving, which is what attracts Qur'anic schoolmasters from across the region to locate themselves in Senegal, resulting in a huge issue of child trafficking. "Human Rights Watch declared in 2010 that there are up to 50,000 talibe child victims of trafficking into or within Senegal alone" (Thiam, 2015: 8). Qur'anic school masters migrate to Senegal because they do not have to worry about talibes meeting their quotas in an environment where almsgiving is so habitual. "An overwhelming 97 percent of 1073 Senegalese adults surveyed in a 2010 UNICEF poll said that they give to children begging in the streets" (Thiam, 2015: 8).

Almsgiving in Senegal persists because it is viewed as an essential social, spiritual and religious act that helps the donor in this life and the next (Thiam, 2015: 8). This view on almsgiving essentially functions to perpetuate a cycle of alms-driven begging. Even more so, because marabouts have influence over Muslims they instruct patrons seeking spiritual favor to give to beggars in order to attain their desires (Thiam, 2015: 8). Because of this, marabouts remain confident that their talibes will be able to amass daily begging quotas continuing the alms-begging cycle. Few are willing to denounce the exploitation, create pressure for government regulation, or bring religious institutional pressure to those engaging in the practice. This is a systemic problem created by entrepreneurial marabouts and sustained by Islamic rituals and traditions.

Thiam's ethnography demonstrates how neoliberal ideas, built on individual responsibility and self-sustenance, have cultivated entrepreneurial subjects who are abusing Islamic values for their own benefit. To change such exploitation would require Muslims to reframe values surrounding child upbringings and limiting zakat donations to charities as seen in Taylor's ethnography. If Muslim families discontinued the tradition of child fostering, in which marabouts become a child's master, Qur'anic masters would no longer be able to depend on children to beg and the number of talibe victims would decrease rapidly. Not only that but if individuals donating zakat oriented their monies in a more constructive fashion and avoided the guidance of corrupt marabouts, zakat would no longer fuel the economy of almsgiving that marabouts are so dependent on. However, as long self-proclaimed marabouts exercising neoliberal practices continue to advise Muslims in Senegal and those individuals partake in longstanding traditions, corrupt marabouts will continue to enrich themselves as the expense of the poor (Human Rights Watch 2010).

Discussion

Christopher Taylor and Sarah Thiam's ethnographies demonstrate that neoliberal ideals can be incorporated within the same ethical framework and yet have varying impacts on a community. Taylor's article exposes how new Islamic charities incorporate neoliberal attitudes to create potential self-employed entrepreneurs that promote Muslim values, ultimately improving the lives of Muslim individuals. Whereas Thiam's article demonstrates how neoliberal ideologies have cultivated entrepreneurial subjects that abuse Islam's values in order to further benefit themselves. Despite having remarkably different effects on the two communities, neoliberal ideologies managed to be

incorporated with Islam's moral economy. I suggest that one explanation for the adoption of neoliberal ideologies, even when proving to be harmful to a society, is in part because of aspects of the cost signaling theory.

The cost signaling theory is an evolutionary theory that suggests a given pattern of action might signal particular hidden attributes, providing benefits to both the signaler and observer, and meet the conditions for honest communication (Sosis, 2003: 166). With regards to religion this theory has been used to understand the adaptive value of religious practice and explain why religious beliefs and institutions continue to be an essential component of human social life (Sosis, 2003: 166). Cost signaling, the act of participating in religious rituals or taboos, serves as a reliable signal of commitment to in-group members promoting intragroup cooperation, group solidarity and a web of trust (Sosis, 2003: 167).

Religious activities signal commitment to other members of the group and establish a collective notion of trust because the behaviors are too costly-to-fake. This suggests the rituals are too demanding for a given individual to partake in unless they truly believed in what it stood for. Cost signaling ensures that other individuals can be trusted to believe sincerely in the doctrines of their respective religion. In the case of Islam, individuals are expected to pray five times a day, donate a portion of their income as zakat, avoid eating meat that is not halal, at least once complete the pilgrimage to Mecca, fast during Ramadan, and dress a specific way. These religious rituals serve as an effective deterrent for people who do not adhere to Islamic teachings. In theory, these behaviors serve as a tool to monitor who participates in a religion and who gets to participate in this community of inherent trust (Sosis, 2004). I argue that the trust created

through these rituals and taboos is what allows neoliberalism to be incorporated in these two communities.

In Christopher Taylor's ethnography, "New Islamic Charities in North India: Re-Thinking Islam's 'Moral Economy', the charities successfully incorporate neoliberal ideologies because they can trust who receives the charity distributions. While the Society implements a screening process to verify the neediness of potential recipients, recipients are generally trusted to behave appropriately with the charitable distribution, because they believe in the same moral values. The Society can confidently distribute sewing machines to individuals that adhere to Islamic rituals because they trust the individuals will not use them for re-sale but rather as a means to shape the labor market around shared moralities. Individuals who signal their allegiance to specific a religion can be trusted when receiving a charitable distribution because it is understood how it will be used, in this case according to the Qur'an.

The Society can confidently distribute charity to individuals that participate in Islamic rituals because they can trust that individual receives it as an interpersonal financial responsibility that will generate mutual aid for others. Recipients that adhere to the same religious rituals can be trusted to use zakat in good faith. The trust established through cost signaling not only allows the charities to trust recipients to do well by donations but gives donors confidence in how the Society will administer donations. Donors trust that the Society will operate with a sense of transparency and integrity, because they are an Islamic charity, reminding them their contributions will be used constructively. It is with the help of costly signaling that charities, like the Society, can

feel assured in the proper usage of charitable donations, despite the liberalizing and atomizing tendencies of urban India.

In Sarah Thiam's "Disappearing Perpetrators: Why Alleged Traffickers of Qur'anic School Students in Senegal and Mali Never Get Charged with Crimes" cost signaling contributes to marabouts successful exploitation of poor children. The marabouts depend on zakat donations to survive. And these zakat donations continue to flow in from Muslims around Senegal because they must adhere to the five pillars of Islam but also because they have a longstanding relationship of trust with Qur'anic masters.

For centuries marabouts have signaled that their values align with those of the Qur'an and their dedication to further educating younger generations on Islam's moral values. It seems very unlikely that Qur'anic masters would dedicate their lives to teaching children the Qur'an if they did not adhere to the same principles it teaches. Therefore parents trust that when marabouts take in their children, their children will be treated according to Islamic law. Muslims continue to trust Qur'anic masters because for hundreds of years marabouts have educated children and instructed people on how to achieve spiritual favors. Therefore, it would be difficult to look at someone whose entire life revolves around learning and teaching the Qur'an, as someone who also engages in human trafficking and exploitating the poor.

Cost signaling also enables the incorporation of neoliberal ideologies, despite their harmful effects in Senegal, because marabouts can trust that faithful Muslims will continue to give zakat, sustaining their exploitative practices. Marabouts can trust that if Muslims are partaking in the other four pillars of Islam they will most likely give zakat as

well. Qur'anic masters can use the cost signaling theory to gauge their success within a given community based on the visual signals received from community members. If people do not signal that they adhere to Islam's five pillars marabouts may be less likely to migrate their madrasa to that community.

The cost signaling theory is not solely responsible for the successful incorporations of neoliberal practices in Senegal and Lucknow India. However, the web of trust established through religious cost signaling enables individuals to visibly identify people that adhere to the same religious values, and affects the level of cooperation within a community. Cost signaling works to facilitate cooperation within a community, among India's new age charities this facilitation promotes economic transactions used in morally acceptable ways and in Senegal cost signaling aids in the perpetuation of an exploitative process.

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